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^ will find the tagged items

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~~ Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)  
(c) 2008 JPO & JAPIO  
File 348:EUROPEAN PATENTS 1978-200841  
(c) 2008 European Patent Office  
File 349:PCT FULLTEXT 1979-2008/UB=20081016|UT=20081009  
(c) 2008 WIPO/Thomson  
File 350:Derwent WPIX 1963-2008/UD=200865  
(c) 2008 Thomson Reuters

Set	Items	Description
S1	0	AU=BRICKMAN D?
S2	0	AU=BORSOS D?

~~ Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2008/Sep W3  
(c) 2008 Institution of Electrical Engineers  
File 9:Business & Industry(R) Jul/1994-2008/Oct 13  
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File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
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File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 268:Banking Info Source 1981-2008/oct w2  
(c) 2008 ProQuest Info&Learning  
File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog  
File 16:Gale Group PROMT(R) 1990-2008/oct 10  
(c) 2008 Gale/Cengage  
File 148:Gale Group Trade & Industry DB 1976-2008/oct 15  
(c) 2008 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2008/oct 08  
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File 35:Dissertation Abs Online 1861-2008/Sep  
 (c) 2008 ProQuest Info&Learning  
 File 65:Inside Conferences 1993-2008/Oct 17  
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 File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Aug  
 (c) 2008 The HW Wilson Co.  
 File 474:New York Times Abs 1969-2008/oct 20  
 (c) 2008 The New York Times  
 File 475:Wall Street Journal Abs 1973-2008/Oct 19  
 (c) 2008 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
 (c) 2002 Gale/Cengage  
 File 139:EconLit 1969-2008/Sep  
 (c) 2008 American Economic Association  
 File 256:TecInfoSource 82-2008/Dec  
 (c) 2008 Info.Sources Inc  
 File 996:NewsRoom 2000-2003  
 (c) 2008 Dialog

Set	Items	Description
S1	52	AU=(BRICKMAN, D? OR BRICKMAN D? OR BRICKMAN(2N)D?) OR BY=B-RICKMAN(2N)D?
S2	3	AU=(BORSOS, D? OR BORSOS D? OR BORSOS(2N)D?) OR BY=BORSOS(-2N)D?
S3	55	S1 OR S2
S4	3	S3 AND ((GUARANTEE??? OR UNDERWRIT??? OR COVER??? OR COLLATERALI?ED OR INSURE? OR INDEMNITY OR SECUR? OR BACKED OR BACKING)(4N)(FEE OR FEES OR COST OR COSTS OR CHARGE? ? OR SURCHARGE? ? OR PAYMENT? ? OR PRICE? ? OR INVOICE? ? OR RATE OR RATE-S))
S5	3	S4 NOT PY>2003
S6	3	RD (unique items)

6/3,K/1 (Item 1 from file: 15)  
 DIALOG(R)File 15:ABI/Inform(R)  
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00533996 91-08340  
**Partnership or Corporation? Meeting the IRS Requirements**  
 Brickman, Deborah S.  
 National Public Accountant v36n1 PP: 32-36 Jan 1991  
 ISSN: 0027-9978 JRNL CODE: NPA  
 WORD COUNT: 3046

Brickman, Deborah S.  
 ...TEXT: note is:

1. Negotiable,
2. Payable on demand,
3. Accrues interest at a reasonable market rate , and
4. Backed by sufficient assets to satisfy the rate.

The General Counsel's Memorandum also discusses how...

6/3,K/2 (Item 1 from file: 148)  
 DIALOG(R)File 148:Gale Group Trade & Industry DB  
 (c) 2008 Gale/Cengage. All rts. reserv.

05093413 SUPPLIER NUMBER: 09369980 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Partnership or corporation? Meeting the IRS requirements. (Internal Revenue Service)**  
 Brickman, Deborah S.  
 National Public Accountant, v36, n1, p32(5)  
 Jan, 1991  
 ISSN: 0027-9978 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 3299 LINE COUNT: 00270

Brickman, Deborah S.

... note is:

- 1 . Negotiable,
  - 2 . Payable on demand,
  3. Accrues interest at a reasonable market rate , and
  4. Backed by sufficient assets to satisfy the rate.
- The General Counsel's Memorandum also discusses how...

6/3,K/3 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.

04107478 SUPPLIER NUMBER: 07688704 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Are tax consequences similar for debt-financed portfolio stock and  
debt-financed tax-exempt bonds?

Brickman, Deborah

CPA Journal, v59, n7, p79(3)

July, 1989

ISSN: 0732-8435

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2841 LINE COUNT: 00222

Brickman, Deborah

... 5% of its customers were deemed not creditworthy and were required  
to deposit funds to " insure prompt payment " for electrical services.  
The deposits were not segregated from other assets and were used in...

...these deposits were prepayments of income to IPL creating current income  
recognition, or non-taxable payments to secure the performance of an  
obligation. In presenting its case, the IRS argued that the proper...

...was to look at the underlying purpose of the deposit. If the purpose was  
to secure future payment for goods and services to be provided by the  
recipient of the deposit, the deposit...

...The IRS, using these categories, argued that because the deposits  
received by IPL were to secure payment of bills, the deposits should be  
included in income when received.

The Tax Court in...

...if the payment was to serve as an advance payment of income. If,  
however, the payment served as security for future performance, a  
taxpayer would not recognize income upon the receipt of the payment...

~~ Non-Patent Literature: Full Text

Dialog files:

9,15,16,20,148,160,267,268,275,610,613,621,624,625,626,634,636,810,813,996

File 9:Business & Industry(R) Jul/1994-2008/oct 13

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File 16:Gale Group PROMT(R) 1990-2008/oct 10

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File 20:Dialog Global Reporter 1997-2008/oct 19

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File 148:Gale Group Trade & Industry DB 1976-2008/oct 15

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File 160:Gale Group PROMT(R) 1972-1989

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 File 634:San Jose Mercury Jun 1985-2008/Oct 17  
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 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 996:NewsRoom 2000-2003  
 (c) 2008 Dialog

Set	Items	Description
S1	23325168	GUARANTEE??? OR UNDERWIT??? OR (ASSURE OR ASSUME)(3W)(LIABILITY OR RESPONSIBILITY) OR COVER??? OR COLLATERALI?ED OR INSURED OR INDEMNITY OR SECURED OR SECURING OR BACKED OR BACKING
S2	1629497	S1(4N)(FEE OR FEES OR COST OR COSTS OR CHARGE? ? OR SURCHARGE? ? OR PAYMENT? ? OR PRICE? ? OR INVOICE? ? OR RATE OR RATES OR ROYALT??? OR COMMISSION? ?)
S3	1194058	ASSET OR ASSETTS OR RESOURCES OR CAPITAL OR MONEY OR MONEYS OR MONIES OR PROPERTY OR PROPERTIES OR COMMODITY OR COMMODITIES OR FUNDS OR EQUITY OR EQUITIES OR SECURITY OR SECURITIES
S4	923413	POOL??? OR GROUP??? OR CLUSTER??? OR BUNDL??? OR COMPIL??? OR AGGREGAT??? OR GATHER??? OR COLLECT??? OR COMBIN??? OR AMAS??? OR ASSEMBL??? OR COOP OR COOPERATIV? OR BATCH?? OR BLOCK OR BLOC
S5	1163129	PERFORMAN??? OR REVENUE OR CASHFLOW OR CASH()FLOW OR PROFIT? ? OR PROFITABLE OR PROFITABILITY OR LOSS?? OR YIELD??? OR -VOLATIL??? OR PRODUCTI??? OR RESERVE? ? OR GROW?? OR INCOME OR GAIN??? OR EARNINGS
S6	787662	RESET OR RESETT??? OR REEVALUAT???? OR ADJUST???? OR CHANGE??? OR MODIFY??? OR MODIFI?? OR VARY??? OR ALTER??? OR ALTERATION OR ADAPTIV??? OR CORRECT??? OR REVIS??? OR REVIEW
S7	141381	S3(5N)S4
S8	300973	S3(5N)S5
S9	49752	S2(6N)S6
S10	60	S2(8N)S7(8N)S8(8N)S9
S11	43	S10 NOT PY>2003
S12	27	RD (unique items)

12/3,K/1 (Item 1 from file: 9)  
 DIALOG(R)File 9:Business & Industry(R)  
 (c) 2008 Gale/Cengage. All rts. reserv.

02214287 Supplier Number: 25777756 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
 Dynamicsoft Wraps \$40M Mezz Round  
 (Dynamicsoft, voice-enabling technology firm, raised \$40 mil in mezzanine venture financing in mid-7/00)  
 The IPO Reporter, p N/A  
 July 24, 2000  
 DOCUMENT TYPE: Newsletter ISSN: 0278-0038 (United States)  
 LANGUAGE: English RECORD TYPE: Fulltext  
 WORD COUNT: 335

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
 ...and Donaldson, Lufkin & Jenrette's close monitoring of The Sprout Group

may soon parlay into underwriting fees .

"Markets change and companies evolve over time," Nelson said. "It looks like this will be out last round of private money."

Neither UBS Capital nor the Sprout Group could be reached for comment. In the meantime, the capital will be earmarked for overall growth as dynamicsoft builds out its employee base alongside its client roster, and develops a sales...

12/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01116389 97-65783  
Improve returns with hedged alternatives  
Goldstein, Stuart M  
Pension Management v31n11 PP: 24-28 Nov 1995  
ISSN: 0098-1753 JRNL CODE: PWN  
WORD COUNT: 1975

...TEXT: shows the pricing relationship of an IO and PO to changes in interest rates.

By combining these bullish and bearish securities, a pension investor can neutralize the potential price swings of each individual security into a predetermined, yet floating, profit band. This portfolio allocation also buffers the overall portfolio from changing pre-payment schedules and interest rate fluctuations.

A mortgage-backed portfolio such as this achieves broader diversification while maintaining an internally dynamic hedge. Employing more...

12/3,K/3 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2008 ProQuest Info&Learning. All rts. reserv.

00953322 96-02715  
Examining floating-rate CMOs  
Shay, Rodger  
Savings & Community Banker v3n12 PP: 40-41+ Dec 1994  
ISSN: 0746-1321 JRNL CODE: SLN  
WORD COUNT: 2168

...TEXT: of MBSS.

It is important to note that floating-rate CMOs are not created from adjustable - rate mortgage-backed securities. The underlying pools are fixed-rate mortgage-backed securities. The production of floating-rate CMOs, then, is not dependent on the consumer choosing to borrow on...

12/3,K/4 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2008 ProQuest Info&Learning. All rts. reserv.

00912503 95-61895  
The company exhibits  
Anonymous  
Canadian Insurance v99n6 (Annual Review of Statistics) PP: 35-42, 59-160  
1994  
ISSN: 0008-3879 JRNL CODE: CIN

...ABSTRACT: 4. growth rate, 5. net premiums earned, 6. share of total business written, 7. claims & adjusting costs, 8. general expenses, commissions, & taxes, 9. commissions, 10. underwriting income, 11.

underwriting cost index, 12. operations investment income, 13. other income earned, 14. return on total equity , 15. provincial results, and 16. group results.

12/3,K/5 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.

07602020 Supplier Number: 63644678 (USE FORMAT 7 FOR FULLTEXT)  
**Dynamicsoft Wraps \$40M Mezz Round.**  
Braunschweig, Carol  
The IPO Reporter, pITEM00206022  
July 24, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 344

... and Donaldson, Lufkin & Jenrette's close monitoring of The Sprout Group may soon parlay into **underwriting fees** .  
"Markets **change** and companies evolve over time," Nelson said. "It looks like this will be out last round of private money."  
Neither UBS **Capital** nor the Sprout **Group** could be reached for comment.  
In the meantime, the **capital** will be earmarked for overall **growth** as dynamicsoft builds out its employee base alongside its client roster, and develops a sales...

12/3,K/6 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.

07545304 Supplier Number: 63268588 (USE FORMAT 7 FOR FULLTEXT)  
**Stein Roe Announces Winners of 4th Annual Young Investor(SM) Essay Contest; Winners to Divide More Than \$25,000 in Fund Shares.**  
PR Newswire, p5136  
July 10, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 869

... 95 mutual funds. Liberty Financial's operating companies include Crabbe Huson Group, Independent Financial Marketing **Group** , Keyport Life Insurance Company, Liberty **Asset** Management Company, Liberty **Funds** **Group** , Newport Fund Management, Progress Investment Management Company and Stein Roe & Farnham Incorporated.  
Past performance is no **guarantee** of future results. Share **price** and investment return will **vary** , so you may have a gain or loss when you sell shares. Total return performance includes changes in share price and reinvestment of **income** and **capital** **gains** distributions. Life of fund is from inception on 4/29/94. Benchmark performance is from...

12/3,K/7 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.

05172661 Supplier Number: 47894215 (USE FORMAT 7 FOR FULLTEXT)  
**Colonial Introduces Sister Company Stein Roe To New Distribution Opportunities.**  
Business Wire, p8071337  
August 7, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 751

... Insurance Co., The Colonial Group, Stein Roe & Farnham Inc., Newport Pacific Management, Independent Financial Marketing **Group** , and

Liberty Asset Management Co. -0-

Past performance is no guarantee of future results. Share price and investment return will vary, so you may have a gain or loss when you sell shares.

Lipper Analytical Services...

12/3,K/8 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.

03967854 Supplier Number: 45754507 (USE FORMAT 7 FOR FULLTEXT)

**Valuations on Bloomberg terminals**

Wall Street & Technology, p10

Sept, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 51

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

The Asset Backed Securities Group (ABSG), which provides fixed-income securities data and investment analysis software, will make its valuations for adjustable - rate mortgage-backed securities available on Bloomberg terminals. ABSG, a unit of Thomson Financial Services, prices nearly 35...

12/3,K/9 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.

03955175 Supplier Number: 45729607 (USE FORMAT 7 FOR FULLTEXT)

**ABSG To offer ARM Mortgage-Backed Valuations**

Mortgage-Backed Securities Letter, v10, n33, pN/A

August 14, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 87

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

The Asset -Backed Securities Group, an independent provider for financial information to the fixed-income securities market, last week said that it is now providing its valuations for adjustable - rate mortgage-backed securities through the Bloomberg service.

12/3,K/10 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2008 Dialog. All rts. reserv.

27758739

**Aviva hit by markets and mortality rates**

FT INVESTOR (PULSES)

February 26, 2003

JOURNAL CODE: WFTI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 131

... by analysts. Profits in the life business fell 9 per cent to GBP1.52bn as volatile equity markets contributed to reduced consumer confidence in equity -related products. The group was also hit by a GBP123m charge to cover the cost of revised annuitant mortality assumptions. Men in the UK are living, on average, just over a year...

12/3,K/11 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2008 Dialog. All rts. reserv.

25892059 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**German Landesbank's ratings to be cut on loss of state guarantees - S&P**  
AFX EUROPE (FOCUS)  
November 05, 2002  
JOURNAL CODE: WAXE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 187

S&P said all Landesbanks will be affected -- to **varying** degrees -- from the loss of the **guarantees** by increased funding **costs**; reduced access to **capital** markets and specific investor **groups**; reduced business opportunities; and the resulting repercussions for **earnings**, capitalization, and **asset** quality.

"At present, most German Landesbanks are yet to complete a review of their business...

12/3,K/12 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.

06815268 SUPPLIER NUMBER: 14773168 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**1993 Bankers Guide to Services. (Illustration)**  
ABA Banking Journal, v85, n11, p69(8)  
Nov, 1993  
DOCUMENT TYPE: Illustration ISSN: 0194-5947 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 5583 LINE COUNT: 00588

... is a pioneer in innovative investment products. To learn more about the benefits of government- **guaranteed**, **adjustable** rate investments, call Ben Cooksey at 800-231-5783.

\* HNC, Inc.

\* KPMG Peat Marwick Marah Wood Holdings, Inc. Multi-Bank **Securities**, Inc. Myrrdin **Group**

National Mortgage Research, Inc. - NMRI provides services involving mortgage **asset** restructuring, securitization, **production** /quality control, assignments, due diligence, and servicing transfer. Corporate philosophy stresses responsive, high value services...

12/3,K/13 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.

06740505 SUPPLIER NUMBER: 14269943 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**FIRST WESTERN BANCORP, INC. ANNOUNCES 26 PERCENT INCREASE IN THIRD QUARTER NET INCOME, AND REGULAR QUARTERLY DIVIDEND**  
PR Newswire, p1019PG020  
Oct 19, 1993  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1680 LINE COUNT: 00168

... increase in earning assets of \$188 million over the past year, a decrease in the **yield** on investments and **securities** available for sale due to greater than anticipated mortgage-backed security prepayments and a change in portfolio mix to more shorter-term and **adjustable** rate mortgage- **backed** securities, as well as a decrease in loan yields due to residential and commercial mortgage refinancings or rate modifications, have **combined** to reduced earning **asset** **yields** faster than the cost of **funds**. The net interest margin for the quarter ended Sept. 30, 1993, was 4.02 percent...

12/3,K/14 (Item 3 from file: 148)



DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.

05500018 SUPPLIER NUMBER: 11151830 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
In arms way: mutual funds rush to embrace securities backed by  
adjustable-rate mortgages. (column)  
Brown, Elicia  
Financial World, v160, n18, p53(2)  
Sept 3, 1991  
DOCUMENT TYPE: column ISSN: 0015-2064 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1023 LINE COUNT: 00078

... answer that seems hard to beat. A number of funds are concentrating their investments in securities backed by pools of adjustable - rate home mortgages. They currently yield about 7.7%, making them competitive with five-year Treasury notes. Money funds are yielding only about 5.5%.

The comparison of these securities with Treasuries is apt because most funds invest mainly in pools of adjustable - rate mortgages (ARMs) that are guaranteed by government-sponsored entities such as the Federal National Mortgage Association (Fannie Mae) and the...

12/3,K/15 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.

02822750 SUPPLIER NUMBER: 04254854 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Homing in on the right funds. (mutual funds and real estate investment)  
Stevens, Catherine  
Financial World, v155, p20(4)  
May 27, 1986  
CODEN: FIWOA ISSN: 0015-2064 LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 1925 LINE COUNT: 00154

... for straight bond funds. Appreciation is similarly diluted. Instead of valuing in value when interest rates drop, shares in mortgage-backed securities funds tend to gain less than conventional bonds.

The greatest risk, though, is the...

...rewards. Amid a climate of sliding interest rates much like today's, numerous mortgage-backed funds posted total returns-- combining income and capital appreciation--of about 20% for 1986. If most of Wall Street's economists are correct in predicting that interest rates will soon stabilize mortgage-backed securities will become even more appealing to those who understand the prepayment risk. For those...

12/3,K/16 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2008 Dialog. All rts. reserv.

04569742  
Dynamicsoft wraps \$40M Mezz Round  
Carol Braunschweig  
IPO Reporter  
July 24,2000 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 350 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...and Donaldson, Lufkin & Jenrette's close monitoring of The Sprout Group may soon parlay into underwriting fees .  
"Markets change and companies evolve over time," Nelson said. "It looks like this will be out last round of private money."

Neither UBS Capital nor the Sprout Group could be reached for comment.

In the meantime, the capital will be earmarked for overall growth as dynamicsoft builds out its employee base alongside its client roster, and develops a sales...

12/3,K/17 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2008 Proquest Info&Learning. All rts. reserv.

00360585 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Credit scoring small business loans

Anonymous

Kentucky Banker, v867, p9-12, Apr 1999 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02004

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... over time. And second, small business loans-even those made by the same bank-may vary in their underwriting, payment terms and loan structure. Both these factors make it very difficult for an investor who wants to buy a security backed by a pool of these loans to determine the cash flows that such a pool will produce. Investors are unlikely to buy securities backed by an uncertain cash flow under conditions amenable to the firm that originated the loans. The investors may ask the...

12/3,K/18 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0066851 BW788

REPUBLIC SAVINGS: Republic Savings & Loan financial results

October 12, 1987

Byline: Business Editors

...Republic also reported an improvement in its maturity gap position as a result of purchasing adjustable rate mortgage backed securities .  
"Our continued strong performance sets the stage for the establishment of our holding company, Republic Capital Group Inc., with Pioneer Savings of Racine; Home Savings & Loan, Appleton; and Port Washington Savings, Port...

12/3,K/19 (Item 1 from file: 996)  
DIALOG(R)File 996:NewsRoom 2000-2003  
(c) 2008 Dialog. All rts. reserv.

0720037114 16C0147T

8-K: MID STATE HOMES TRUST XI

EDGAR Forms

Wednesday, October 22, 2003

JOURNAL CODE: BDFA LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 65,336

...of (i) the sum of (a) the Class A Outstanding

Principal Amount as of such Payment Date (after application of the Class A

optimal Principal Amount, but prior to the application of losses on such

Payment

Date), (b) the Class M-1 Outstanding Principal Amount as of such...

12/3,K/20 (Item 2 from file: 996)  
DIALOG(R)File 996:NewsRoom 2000-2003  
(c) 2008 Dialog. All rts. reserv.

0717033990 16AU1165  
S-1/A: SOUTHERN PRIDE CATFISH LLC  
EDGAR Online Forms  
Thursday, October 16, 2003  
JOURNAL CODE: BDFB LANGUAGE: English RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newswire  
WORD COUNT: 49,845

12/3,K/21 (Item 3 from file: 996)  
DIALOG(R)File 996:NewsRoom 2000-2003  
(c) 2008 Dialog. All rts. reserv.

0713037417 16AL14K8  
424B3: LIBERTY MEDIA CORP /DE/  
EDGAR Online Forms  
Wednesday, October 8, 2003  
JOURNAL CODE: BDFB LANGUAGE: English RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newswire  
WORD COUNT: 40,517

12/3,K/22 (Item 4 from file: 996)  
DIALOG(R)File 996:NewsRoom 2000-2003  
(c) 2008 Dialog. All rts. reserv.

0708534500 16A911Q3  
8-K: GMAC ELF LLC  
EDGAR Forms  
Tuesday, September 30, 2003  
JOURNAL CODE: BDFA LANGUAGE: English RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newswire  
WORD COUNT: 49,042

12/3,K/23 (Item 5 from file: 996)  
DIALOG(R)File 996:NewsRoom 2000-2003  
(c) 2008 Dialog. All rts. reserv.

0706533595 16A510TU  
10-K/A: PARKVALE FINANCIAL CORP  
EDGAR Online  
Friday, September 26, 2003  
JOURNAL CODE: ABXF LANGUAGE: English RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newswire  
WORD COUNT: 20,922

...liabilities was 2.83% for deposits, 4.99% for borrowings, 4.61% for trust preferred securities and 3.11% for combined deposits, borrowings and trust preferred securities .

#### PROVISION FOR LOAN LOSSES

The provision for loan losses is an amount added to the allowance against which loan...

12/3,K/24 (Item 6 from file: 996)  
DIALOG(R)File 996:NewsRoom 2000-2003  
(c) 2008 Dialog. All rts. reserv.

0706044964 16A41CX3

**Chaucer Holdings PLC - Interim Results**

UK Regulatory News

Thursday, September 25, 2003

JOURNAL CODE: APFW LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 8,601

...Chaucer monitors underwriting conditions by reference not only to headline premium rates, but also to **changes** in other financial aspects of the **cover** provided, including policy deductibles, **commissions** and other relevant **coverage** amendments. This Premium Rating Index gives an overall measure of the financial terms of a...

...line". The table below shows the rate to bottom line of business renewed for the **Group**'s major classes of business in 2003 as well as our current predicted figures for...

12/3,K/25 (Item 7 from file: 996)

DIALOG(R)File 996:NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0699023130 169Q0QLT

**S-3: COLLEGE LOAN CORP TRUST I**

EDGAR Online Forms

Thursday, September 11, 2003

JOURNAL CODE: BDFB LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 73,147

12/3,K/26 (Item 8 from file: 996)

DIALOG(R)File 996:NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0698027863 169N0V6Q

**8-K: GREENPOINT MORT SEC INC MORT BACK PS THR CERTS SER 2003-1**

EDGAR Forms

Tuesday, September 9, 2003

JOURNAL CODE: BDFA LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 68,416

12/3,K/27 (Item 9 from file: 996)

DIALOG(R)File 996:NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0205543181 15AV1A5E

**Daiwa Secs Grp Inc 3rd Quarter and 9 Mths Results**

Regulatory News Service (RNS)

Wednesday, January 31, 2001

JOURNAL CODE: APFW LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 6,788

...million yen (39.8% of the third quarter of fiscal 1999) with minority interest in **income** ( **loss** for Daiwa **Securities** **Group** companies) of 13,341 million yen. 1. Summary of operating revenues (1) Commissions (i) Brokerage...

...136 million yen (61.5% of the third quarter of fiscal 1999), due mainly to **correction** phase of stock markets. (ii) **Underwriting** & distribution **commission** " **Underwriting** & distribution" **commission** in investment banking expanded to 32,261 million yen (131.5% of the third quarter...

~~ Non-Patent Literature: Non-Full Text  
Dialog files: 2,35,65,99,139,256,474,475,583

File 2:INSPEC 1898-2008/Sep W3  
(c) 2008 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2008/Sep  
(c) 2008 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2008/Oct 17  
(c) 2008 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Aug  
(c) 2008 The HW Wilson Co.  
File 139:EconLit 1969-2008/Sep  
(c) 2008 American Economic Association  
File 256:TecInfoSource 82-2008/Dec  
(c) 2008 Info.Sources Inc  
File 474:New York Times Abs 1969-2008/Oct 20  
(c) 2008 The New York Times  
File 475:Wall Street Journal Abs 1973-2008/Oct 19  
(c) 2008 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage

Set	Items	Description
S1	723866	GUARANTEE??? OR UNDERWRIT??? OR (ASSURE OR ASSUME)(3W)(LIABILITY OR RESPONSIBILITY) OR COVER??? OR COLLATERALIZED OR INSURED OR INDEMNITY OR SECURED OR SECURING OR BACKED OR BACKING
S2	27615	S1(4N)(FEE OR FEES OR COST OR COSTS OR CHARGE? ? OR SURCHARGE? ? OR PAYMENT? ? OR PRICE? ? OR INVOICE? ? OR RATE OR RATES OR ROYALT??? OR COMMISSION? ?)
S3	8021	ASSET OR ASSETTS OR RESOURCES OR CAPITAL OR MONEY OR MONEYS OR MONIES OR PROPERTY OR PROPERTIES OR COMMODITY OR COMMODITIES OR FUNDS OR EQUITY OR EQUITIES OR SECURITY OR SECURITIES
S4	4781	POOL??? OR GROUP??? OR CLUSTER??? OR BUNDL??? OR COMPIL??? OR AGGREGAT??? OR GATHER??? OR COLLECT??? OR COMBIN??? OR AMAS??? OR ASSEMBL??? OR COOP OR COOPERATIV? OR BATCH?? OR BLOCK OR BLOC
S5	10030	PERFORMAN??? OR REVENUE OR CASHFLOW OR CASH()FLOW OR PROFIT? ? OR PROFITABLE OR PROFITABILITY OR LOSS?? OR YIELD??? OR -VOLATIL??? OR PRODUCTI??? OR RESERVE? ? OR GROW?? OR INCOME OR GAIN??? OR EARNINGS
S6	4797	RESET OR RESETT??? OR REEVALUAT???? OR ADJUST???? OR CHANGE??? OR MODIFY??? OR MODIFI?? OR VARY??? OR ALTER??? OR ALTERATION OR ADAPTIV??? OR CORRECT??? OR REVIS??? OR REVIEW
S7	379	S3(12N)S4
S8	1141	S3(12N)S5
S9	1245	S2(12N)S6
S10	4	S2 AND S7 AND S8 AND S9
S11	4	S10 NOT PY>2003
S12	4	RD (unique items)

12/3,K/1 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01597316 ORDER NO: AAD98-01770  
**JOB STRESS AND INDUSTRIAL CONDITIONS IN THE 1980S: DIRECT, INDIRECT, AND CONDITIONAL EFFECTS OF MACROECONOMIC STRUCTURE ON WORKERS' PSYCHOLOGICAL WELL-BEING**

Author: REYNOLDS, JOHN RANDOL

Degree: PH.D.

Year: 1997

Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)

Source: VOLUME 58/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2871. 257 PAGES

...late 1980s drawing from secondary sources such as Current Population Surveys, Enterprise Statistics, and Corporate Income Tax Statistics. I combine industrial measures of scale, concentration, capital intensity, union coverage, and unemployment with individual level

data for paid workers in two national...

...N = 1,258). I estimate direct, indirect, and conditional effects of industry conditions, job characteristics, **earnings**, and psychological **resources** on worker distress using multilevel statistical modeling (MLM). I find that industrial rates of unemployment in 1987, and **changes** in the **rate** of union **coverage** from 1982 to 1987, have direct positive effects on workers' levels of psychological distress. Almost...

12/3,K/2 (Item 1 from file: 139)  
DIALOG(R)File 139:EconLit  
(c) 2008 American Economic Association. All rts. reserv.

487758

**TITLE: Macroeconomic theory: A textbook on macroeconomic knowledge and analysis. Volume A. Framework, households and firms**  
**AUTHOR(S):** Malinvaud, Edmond  
**PUBLICATION INFORMATION:** Translated by Fenella Kirman. Advanced Textbooks in Economics, vol. 35A. Amsterdam; New York and Oxford: Elsevier, North-Holland, **PAGES:** xxvii, 500  
**PUBLICATION DATE:** 1998  
**LANGUAGE:** English  
**ISBN:** 0-444-82862-1  
**DOCUMENT TYPE:** Book  
**ABSTRACT INDICATOR:** Abstract

...**ABSTRACT:** presents the theoretical framework of macroeconomics and the analysis of households and firms. Adaptation and **revision** of Theorie Macroeconomique, published in 1981-82. **Covers** agents, assets, and operations; **prices**, interest, and profits; equilibrium and behavioral laws; consumption and saving; **aggregation** and the consumption function; labor supply; portfolio investment and the demand for **money**; physical constraints on **production** relating to fixed proportions and the substitutability of **capital** for labor; **production**, prices, and employment; alternative market contexts; the demand for investment; investment and financing; fluctuations in...

12/3,K/3 (Item 2 from file: 139)  
DIALOG(R)File 139:EconLit  
(c) 2008 American Economic Association. All rts. reserv.

040975

**TITLE: Economics: Private and public choice**  
**AUTHOR(S):** Gwartney, James D.; Stroup, Richard L.  
**PUBLICATION INFORMATION:** Fourth edition With the assistance of A. H. Studenmund. San Diego; London; Sydney and Toronto: Harcourt Brace Jovanovich, Academic Press, **PAGES:** xxx, 862  
**PUBLICATION DATE:** 1987  
**LANGUAGE:** English  
**ISBN:** 0-15-518880-1  
**DOCUMENT TYPE:** Book  
**ABSTRACT INDICATOR:** Abstract

...**ABSTRACT:** model, including aggregate demand and supply analysis within the price-quantity framework. Integrates the basic **aggregate** markets-- **resources**, loanable funds, goods, and services--from the beginning. Other features of the macroeconomic section include: the use ...

... comprehensive discussion of the activism versus nonactivism stabilization policy debate. Microeconomic topics expanded or substantially **revised** include: the integration of the importance of **property** rights, transaction **costs**, and middlemen into the **coverage** of exchange theory and **gains** from trade; incorporation of recent developments on the significance of low barriers to entry and...

... discrimination; a restructured focus of income distribution; expanded

coverage of poverty and the analysis of income transfers; and the inclusion of a chapter on natural resources . Organizational features include: boxed articles reviewing myths of economics, applications of theory to real world...

12/3,k/4 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2008 The New York Times. All rts. reserv.

00586351 NYT Sequence Number: 048696750418  
(Speakers at 2d day of Cong hearings on Fed revenue sharing urge Cong to strengthen protection for minorities and women in gen revenue-sharing legis and to provide for more influence for citizens in decisons about use of funds under program. Speakers are mostly civil rights advocates and representatives of groups expressing concern for public interest. 1 of strongest spokesmen for more Fed scrutiny of revenue sharing is Controller Gen Elmer B Staats. Brookings Inst economist Richard P Nathan releases figures showing that recession is having marked effect on way local communities are using revenue -sharing funds . Says local govts rept funds are being used to cover gap between rising prices and shrinking revenues. Community Change Center spokesman Woodrow Ginsburg, NAACP lobbyist Clarence M Mitchell Jr, Natl Policy Rev Center dir William L Taylor, Sarah S Austin of Natl Urban Coalition and Linda Avena of Tex League of Women Voters testify (M).)

HOLSENDOLPH, ERNEST  
New York Times, Col. 2, Pg. 10  
Friday April 18 1975

...sharing legis and to provide for more influence for citizens in decisons about use of funds under program. Speakers are mostly civil rights advocates and representatives of groups expressing concern for public interest. 1 of strongest spokesmen for more Fed scrutiny of revenue...

..releases figures showing that recession is having marked effect on way local communities are using revenue -sharing funds . Says local govts rept funds are being used to cover gap between rising prices and shrinking revenues. Community Change Center spokesman Woodrow Ginsburg, NAACP lobbyist Clarence M Mitchell Jr, Natl Policy Rev Center dir...

~~ Patent Literature:  
Dialog files: 347,348,349,350

File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)  
(c) 2008 JPO & JAPIO  
File 348:EUROPEAN PATENTS 1978-200841  
(c) 2008 European Patent Office  
File 349:PCT FULLTEXT 1979-2008/UB=20081016|UT=20081009  
(c) 2008 WIPO/Thomson  
File 350:Derwent WPIX 1963-2008/UD=200865  
(c) 2008 Thomson Reuters

Set	Items	Description
S1	3274432	GUARANTEE??? OR UNDERWIT??? OR (ASSURE OR ASSUME)(3w)(LIABILITY OR RESPONSIBILITY) OR COVER??? OR COLLATERALI?ED OR INSURED OR INDEMNITY OR SECURED OR SECURING OR BACKED OR BACKING
S2	33019	S1(4N)(FEE OR FEES OR COST OR COSTS OR CHARGE? ? OR SURCHARGE? ? OR PAYMENT? ? OR PRICE? ? OR INVOICE? ? OR RATE OR RATES OR ROYALT??? OR COMMISSION? ?)
S3	12434	ASSET OR ASSETTS OR RESOURCES OR CAPITAL OR MONEY OR MONEYS OR MONIES OR PROPERTY OR PROPERTIES OR COMMODITY OR COMMODITIES OR FUNDS OR EQUITY OR EQUITIES OR SECURITY OR SECURITIES
S4	19544	POOL??? OR GROUP??? OR CLUSTER??? OR BUNDL??? OR COMPIL??? OR AGGREGAT??? OR GATHER??? OR COLLECT??? OR COMBIN??? OR AMAS??? OR ASSEMBL??? OR COOP OR COOPERATIV? OR BATCH?? OR BLOCK OR BLOC
S5	16455	PERFORMAN??? OR REVENUE OR CASHFLOW OR CASH()FLOW OR PROFIT? ? OR PROFITABLE OR PROFITABILITY OR LOSS?? OR YIELD??? OR -

VOLATIL??? OR PRODUCTI??? OR RESERVE? ? OR GROW?? OR INCOME OR  
 GAIN??? OR EARNINGS  
 S6 18193 RESET OR RESETT??? OR REEVALUAT???? OR ADJUST???? OR CHANG-  
 ??? OR MODIFY??? OR MODIFI?? OR VARY??? OR ALTER??? OR ALTERA-  
 TION OR ADAPTIV??? OR CORRECT??? OR REVIS??? OR REVIEW  
 S7 2788 S3(10N)S4  
 S8 2854 S3(10N)S5  
 S9 1467 S2(10N)S6  
 S10 5 S2(30N)S7(30N)S8(30N)S9

^ 10/3,K/1 (Item 1 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
 (c) 2008 WIPO/Thomson. All rts. reserv.

01673755 \*\*Image available\*\*

ASSET POOL WITHDRAWAL GUARANTEE  
 GARANTIE DE RETRAIT D'UN GROUPE D'ACTIFS

Patent Applicant/Assignee:

AEGON FINANCIAL SERVICES GROUP INC, 4333 Edgewood Road NE, Cedar Rapids,  
 Iowa 52499, US, US (Residence), US (Nationality), (For all designated  
 states except: US)

Patent Applicant/Inventor:

ZIEGLER Ronald L, 1337 L Road NW, Swisher, Iowa 52338, US, US (Residence)  
 , US (Nationality), (Designated only for: US)

Legal Representative:

CARTER Ryan N (agent), 115 3rd Street SE, Suite 500, Cedar Rapids, Iowa  
 52401, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200870106 A2-A3 20080612 (WO 0870106)  
 Application: WO 2007US24882 20071205 (PCT/WO US2007024882)  
 Priority Application: US 2006868664 20061205; US 2007951066 20071205

Designated States:

(All protection types applied unless otherwise stated - for applications  
 2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
 DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG  
 KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA  
 NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN  
 TR TT TZ UA UG US UZ VC VN ZA ZM ZW  
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT  
 NL PL PT RO SE SI SK TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8678

Fulltext Availability:

Detailed Description

Detailed Description

... death, a minimum amount is available for the owner's heirs.

The amount of insurance **guarantee payments**, if any, is determined by  
 reference to the account owner's deposit and withdrawal activity...

...covered assets and may be affected by the investment performance of the  
 assets. The insurance **guarantee payments**, when made, may be level  
 each year or may **vary** according to a formula such as a fixed percentage  
 increase each year or may be...

...Price Index. The payments may be higher in the early years after  
 retirement to "bridge" **income** from working years to the time when  
 Social **Security** or pension plan payments commence. The payments may  
 also be linked to the **performance** of an **asset** portfolio or financial  
 market index, such as commonly reported stock indexes.

Although the account owner...



...account his/her assets are held in, certain restrictions may be placed on the covered **asset pool**. These restrictions may take the form of a maximum percentage of the covered asset pool...

10/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01537571

**GENIUS ADAPTIVE DESIGN**  
**MODELE D'ADAPTATION AU GENIE**

Patent Applicant/Inventor:

CABINALLA Linda, 1145 Delaware St, Fairfield, CA 94533, US, US  
(Residence), US (Nationality), (Designated for all)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200781519 A2 20070719 (WO 0781519)

Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

Priority Application: US 2005755291 20051230; US 2006756607 20060105; US  
2006778313 20060301; US 2006783018 20060315; US 2006786906 20060328; US  
2006852794 20061018

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN  
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI  
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT  
TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL  
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 520275

Fulltext Availability:

Detailed Description

Detailed Description

... lowering or raising score. Drawing: [ "Access" = "BA" = "Score" ]  
"ANALYZER" = Compares scores of password over time. " **CHANGE ACCESS**  
**PROCESS**" = .-One of the causes are when sys questions legitimacy of  
accessor= serving as excuse for user to go through ( **security** checks  
and) process of getting new password (=via automation).-"Morning alarm":  
new interesting ways of...

10/3,K/3 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.

01482280

**ENERGY AND CHEMICAL SPECIES UTILITY MANAGEMENT SYSTEM**  
**SYSTEME DE GESTION DE SERVICES, D'ESPECES CHIMIQUES ET D'ENERGIE**

Patent Applicant/Assignee:

LIGHTRIDGE RESOURCES LLC, 1111 N. Loop West, Suite 200, Houston, TX 77008  
, US, US (Residence), US (Nationality), (For all designated states  
except: US)

Patent Applicant/Inventor:

HURST Roger, 1111 N. Loop West, Suite 200, Houston, TX 77008, US, US  
(Residence), US (Nationality),

KRITZINGER Johan A, 1111 N. Loop West, Suite 200, Houston, TX 77008, US,  
US (Residence), ZA (Nationality),

ALLAN Peter, 1111 N. Loop West, Suite 200, Houston, TX 77008, US, US  
(Residence), US (Nationality),

ELLISON Brent, 1111 N. Loop West, Suite 200, Houston, TX 77008, US, US

(Residence), US (Nationality),  
KHATER Ajay, 13510 Perthshire Rd., Houston, TX 77079, US, US (Residence),  
US (Nationality),  
Legal Representative:  
KNOBLOCH Charles S et al (agent), ARNOLD & FERRERA, L.L.P., 2401 Fountain  
View, Dr., Suite 630, Houston, TX 77057, US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200728158 A2-A3 20070308 (WO 0728158)  
Application: WO 2006US34565 20060905 (PCT/WO US2006034565)  
Priority Application: US 2005714038 20050902  
Designated States:  
(All protection types applied unless otherwise stated - for applications  
2004+)  
AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP  
KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI NO  
NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ  
UA UG US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL  
PL PT RO SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 175987

Fulltext Availability:  
Detailed Description

#### Detailed Description

... improvement, b. auto-balancing of system models c. sinusoidal smooth  
blending of multiple, non-smooth performance models across multiple  
operating regions.

2. Automated data-time perspectives wherein the same method can...

10/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.

01213391

#### ENHANCED PARIMUTUEL WAGERING PARI DU TYPE PARI MUTUEL AMELIORE

Patent Applicant/Assignee:  
LONGITUDE INC, 2 Hudson Place, Hoboken, NJ 07030, US, US (Residence), US  
(Nationality), (For all designated states except: US)  
Patent Applicant/Inventor:  
LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, US  
(Residence), US (Nationality), (Designated only for: US)  
BARON Kenneth Charles, 51 West 86th Street, Apt. 602, New York, NY 10024,  
US, US (Residence), US (Nationality), (Designated only for: US)  
WALDEN Charles, 43 Glenwood Road, Montclair, NJ 07043, US, US (Residence)  
, US (Nationality), (Designated only for: US)  
HARTE Marcus, 389 Garretson Road, Bridgewater, NJ 08807, US, US  
(Residence), IE (Nationality), (Designated only for: US)  
Legal Representative:  
WEISS Charles A (agent), Kenyon & Kenyon, One Broadway, New York, NY  
10004, US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200519986 A2-A3 20050303 (WO 0519986)  
Application: WO 2004US25434 20040806 (PCT/WO US2004025434)  
Priority Application: US 2003640656 20030813

Designated States:  
(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 182513

Fulltext Availability:  
Detailed Description

#### Detailed Description

... embodiment of a method for converting "sale" orders to buy orders in a Demand-Based Adjustable Return Digital Options Exchange of the present invention.

FIG. 16: depicts a preferred embodiment of a method for adjusting implied probabilities for demand-based adjustable return contingent claims to account for transaction or exchange fees...

10/3,k/5 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00922112 \*\*Image available\*\*  
ANONYMOUS AUCTIONING OF STRUCTURED FINANCIAL PRODUCTS OVER A COMPUTER NETWORK  
VENTE AUX ENCHERES ANONYME DE PRODUITS FINANCIERS STRUCTURES SUR UN RESEAU INFORMATISE  
Patent Applicant/Assignee:  
VERTICALCROSSINGS COM INC, 122 East 42nd Street, New York, NY 10168, US,  
US (Residence), US (Nationality)  
Inventor(s):  
KAPLAN Harry A, 95 Kane Street, Brooklyn, NY 11231, US,  
DOWNES Patrick F, 42 Midwood Road, Greenwich, CT 06830, US,

Legal Representative:  
HOPKINS Brian P (agent), Mintz, Levin, Cohn, Ferris, Glovsky and Popeo,  
P.C., One Financial Center, Boston, MA 02111, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200256146 A2-A3 20020718 (WO 0256146)  
Application: WO 2002US684 20020111 (PCT/WO US0200684)  
Priority Application: US 2001261502 20010112

Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
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Detailed Description

#### Detailed Description

... to automate and centralize the system by which investors trade "structured products" within the fixed income marketplace. Structured products are defined as fixed income securities derived from

cashflows of some type of receivables that are **pooled** together into a single structure. The cashflows are then carved up according to structure rules...

...disclosed system the products traded will be specifically.

(MBS) "Passthru's" or (TBA's) Mortgage **Backed** Securities

(ARM) **Adjustable Rate** Mortgages

(CMO) (Agency and Whole Loan) Collateralized Mortgage Obligations

(ABS) Asset Backed Securities

(CMBS) Commercial...

...is simply a different type of spread that takes into account the optionality of the **security** coupled with **volatility**. The trading of these types of structured **securities** requires a great deal of time consuming analytical analysis of the individual securities. They are...